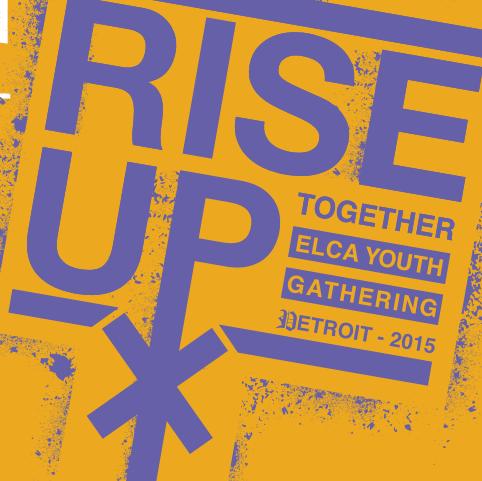


ELCA YOUTH GATHERING

Getting Ready
Materials

2015



LESSON FOUR

RISING UP AND CONFRONTING EVIL TOGETHER
Detroit, Racism and the Cross



#RiseUpELCA



Evangelical Lutheran Church in America
God's work. Our hands.

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LEADER GUIDE

Please read this leader guide in its entirety before continuing on to the lesson plan. The leader guide is essential to prepare you to teach this lesson to your group.

OVERVIEW

We learned last month that there are many wonderful things about Detroit worth celebrating. Yet, Detroit has seen more than its share of hardships both past and present. These hardships stem primarily from unchecked institutional and systemic racism. This lesson will utilize the theology of the cross (taught in Lesson 2) as a framework for helping us think both critically and hopefully about racism in general and about Detroit's situation in particular. This lesson paves the way for Lesson 5, which will go even further in training your group to be anti-racist and pro-diversity.

LEARNING OBJECTIVES

1. Participants will become more aware of Detroit's struggles and the complex sources of these struggles.
2. Participants will be able to make use of the concepts involved in the theology of the cross as a framework for thinking both critically and hopefully about Detroit's struggles.
3. Participants will join in God's preference for and embrace of difference.

BACKGROUND MATERIAL

In 1944 the G.I. Bill was passed, which gave soldiers returning home from war access to very affordable home mortgages, allowing them to purchase homes and begin growing their families. However, most banks would not grant loans for mortgages in communities of color and structural racism prevented people of color from moving into white neighborhoods. This resulted in white people having more mobility than people of color. This is what created the suburbs. The economic disparity of this split weighed heavily on our nation's urban areas, certainly in Detroit.

As Detroit continued to grow, more and more white people moved to the suburbs. Many of the good jobs followed them there. People of color, unable to settle in the suburbs, lived primarily in the heart of Detroit, which was losing jobs rapidly. The growth of the suburbs also resulted in the expansion of Detroit's infrastructure, mainly highways. Many of these highways cut right through poor neighborhoods of color; uprooting families, businesses, churches, etc. Anger, frustration, desperation and racial tensions were mounting. It all exploded on July 23, 1967, when a White police force raided a bar in an African American neighborhood. Tempers flared and the altercation spiraled out of control into five nights of violent racial confrontations.

BACKGROUND MATERIAL (CONTINUED)

That was then; this is now. But now isn't so different. As jobs continued to leave Detroit, those who were mobile (primarily White people) left as well. The majority of Detroit residents who remained were people of color without the resources to relocate their families. The car industry was already struggling due to high gasoline prices when the recession of 2008 hit.

These two events were major blows to Detroit's economy, which was deeply tied to the success of the automobile industry. Detroit continued to suffer economically in the following years and in July of 2013 became the first major American city to declare Chapter 9 bankruptcy.

The city is now implementing drastic measures to rebuild and, once again, become a thriving metropolitan economy. This past summer (2014), the city began shutting off water for those who had not paid their water bills. Of course, the majority of those having their water shut off were people of color living below or near the poverty level. Some news reports identified large corporations that were also delinquent on their water accounts. Yet the city targeted private citizens whose debt was only a drop in the bucket compared to the amount these corporations owed. Churches and other organizations have created grass-roots efforts to get water to these families on a daily basis.



Housing foreclosures have also taken over the poorest neighborhoods of Detroit. [This website](#) will show you pictures of entire communities before and after the wave of foreclosures. The city, in an effort to attract new investors, decided that it must clear out its old housing stock. Vacant homes were demolished. Families were removed from their foreclosed homes and then their homes were demolished. Once thriving neighborhoods, overflowing with laughing children and the smells of home-cooking are now desolate fields awaiting new development. But the fear of most Detroit residents is that any new development will create a housing market too expensive for them to afford. They fear that priority will be given to attracting new working professionals rather than creating a housing market that those who currently live in Detroit can afford.

It is impossible to consider Detroit's situation without taking a long, hard look at the ugly reality of structural racism. The effects of structural racism are visible in Detroit, but you will find them everywhere. Everywhere! As Lutherans, we are called to pursue justice and seek peace no matter how long the journey or wide the chasm--that includes acknowledging the existence of racism and White privilege. As James Cone, a prominent African American theologian, claims in his latest book, "The Cross and the Lynching Tree," one cannot consider oneself a theologian of the cross while avoiding the evil of racism and the violence it has perpetuated. Proclaiming the good news of a God who enters our reality and liberates us requires us to be blatantly honest about the bondage people experience.

BACKGROUND MATERIAL (CONTINUED)

Racism in America is a deep-seated evil that holds both the victims and the perpetrators in bondage. Liberation comes when we proclaim the redeeming work of Christ as it convicts us of our sin and simultaneously absolves us.

Lessons 4 and 5 will help us explore the reality of racism in society, in Detroit and in our own lives. These will not be easy lessons, but they are critical for your group to work through in order to arrive at a place that will allow you to enter Detroit with the type of awareness and humility that are necessary.

PREPARATION

The lessons in the Getting Ready Materials are not the type of lessons that allow you to “grab and go.” You cannot print these off and run into your group’s meeting. They will require you to spend some time preparing.

Please follow these steps in preparing to lead this lesson.

1. Read over the lesson thoroughly, making sure you know what your responsibilities are at each turn. Consider the length of the lesson and the time you have available with your group. You might want to add to or subtract from the lesson provided.
2. Find ways to make the lesson work for your group. Every group is different and it is impossible to write one lesson that will work for every group. Please feel free to rework this lesson to fit your needs.
3. Be sure to re-familiarize yourself with the key points of previous lessons reviewed in Part One.
4. Take time to read all the stories that will be used in Part Two and the biblical text from Part Three.
5. Consider consulting some of the extra resources listed on the next page, especially Dr. Eric Barreto’s article upon which Part Three is based.
6. I highly recommend that you track down and view the film, “Race: The Power of An Illusion.” If possible, find a way for your participants and parents to view this film together.
7. Be sure to have all materials gathered and prepped beforehand for both the review in Part One and the articles in Part Two.
8. Go over the lesson one more time imagining how the lesson might go and how you might transition between each activity in the lesson.
9. Pray that God’s Spirit will empower you and move through you and your group as you engage this lesson; that you might all begin to see where sin and evil exist and how Christ is redeeming the world.

EXTRA RESOURCES

Here are some extra resources that you and your group may wish to use.

Click on each resource title to find it online.



This month's Getting Ready lesson was written by Jeremy Myers. Jeremy teaches in the Religion Department at Augsburg College in Minneapolis, where he oversees the college's [youth and family ministry degree program](#). He is especially grateful to Eric Barreto from Luther Seminary for his expert help on this lesson.

"Race: The Power of an Illusion"

This is a powerful video series that effectively reveals race as a product of culture, not biology. It demonstrates just how complicated the idea of race is and it leaves the viewer unable to continue thinking simply about race, racism and multiculturalism. This link will take you to the site where you can rent the video for \$4.99.

"Acts 2:1-21: Think Differently about Difference" by Eric Barreto

This lesson's use of the Pentecost story in Acts is based on this excellent article by Eric Barreto from Luther Seminary. This link will take you directly to the article.

"The Cross and the Lynching Tree" by James Cone

This is a powerful and important book by one of the most influential African American theologians. In this book, Cone argues that American Christians must begin to see the significant likeness between Jesus' death on the cross and the lynching of African Americans. Cone convincingly shows us that we cannot be theologians of the cross while still ignoring the reality of racism in America. This link will take you to where you can purchase the book.

The listed commentaries are worth reading. You might have some of these in your church library.

"The Christian Imagination: Theology and the Origins of Race" by Willie James Jennings

Jennings revisits key historical characters and events to help show us the role that religion has played in the creation of race. This link will take you to where you can purchase the book.

"Race: A Theological Account" by J. Kameron Carter

This book, like Jennings', makes the argument that Christian theology played a role in the creation of race as the earliest Christian community sought to distinguish itself from those who were Jewish. This link will take you to where you can purchase the book.

"The New Black Theology" by Jonathan Tran

An excellent summary of both Jennings' and Carter's books listed above. These are important books that are having a significant impact on the field of theology. This article provides a very helpful synopsis of their main arguments. This link will take you directly to the article.

INTRODUCTION

(5 minutes)

1. RITUAL

Begin your time together in a way that is meaningful for your group. Maybe you have a song you like to sing together, or a prayer you like to say.

2. GOALS

Tell your group that this lesson will help them learn how to think like theologians of the cross while learning about the evil reality of racism and its effects on the city of Detroit.

PART ONE

(30 minutes)

Review

1. TEACH

Distribute the Gospel of Mark/Theology of the Cross handout (print double-sided to save paper). Review the following:

a. First, have them look at the Gospel of Mark side (with the glasses). Remind them that Mark offers us a new way to see the world.

- **Jesus:** When we understand Jesus as the Son of God who came to suffer and . . .
- **Discipleship:** is the process of learning how to follow Jesus into the world's suffering, then . . .
- **God's kingdom:** we begin to see God working in our world in new ways. This way of seeing God at work is called the Theology of the Cross.

b. Now flip the handout over and have them look at the Theology of the Cross. Remind them that a theologian of the cross makes the following four claims:

- **Solidarity:** God values creation enough to enter into it in the person of Jesus Christ.
- **Suffering:** Christ, in solidarity, suffers with, for and because of us. Suffering is where we come to see Jesus most clearly.
- **Reality:** Our reality is broken and the things the world considers to be signs of success are usually signs of evil and brokenness (e.g., power, wealth, privilege, etc.).
- **Resurrection:** Life always (and only) comes out of death. Even in the midst of suffering we hope in resurrection.

2. DISCUSS

Ask if anyone can give examples of experiences they've had recently that made them think about these lessons you've been studying together. Be prepared to share your own example.

3. TEACH

We are going to practice thinking like theologians of the cross today.

PART TWO

(45 minutes)

LESSON PLAN**1. TEACH**

We learned a lot about Detroit in our last lesson and about some of the wonderful aspects of Detroit's history and culture. But Detroit is up against some significant challenges. Most of these challenges stem from deep-seated racism. We cannot call ourselves "theologians of the cross" if we are not willing to pay attention to the ugly reality of racism in our country, in our own towns and in Detroit. A theologian of the cross calls out that which is evil. We open our hearts to something new. We refuse to sugarcoat that which is oppressive. Today we are going to take a look at some stories from Detroit that will help us understand Detroit's current reality. We will also practice thinking like theologians of the cross about these stories.

2. SMALL GROUPS

If your group is large enough, divide it into five smaller groups. Groups should be three to five people. Assign each group a story listed below from Detroit to read together (Articles for Rising Up and Confronting Evil Together). Ask each group to think about the story as theologians of the cross by using the News Article Discussion Questions (see below). Later they will come back together as a large group to share what they've learned. If you don't have enough participants to divide into five groups, and then decide how many groups you can create and choose which stories to use. If you have to create more than five groups, then simply assign the same story to more than one group. If your group is up for it, you could assign the readings before the session, and skip directly to segment 3b. Don't forget to have the easel paper wall as suggested in 3a already prepared.

a. First, divide into smaller groups and assign each group to one of the following stories.

- **The G.I. Bill** – “The House We Live In”
- **1967 Race Riots** – “Detroit Race Riot”
- **Detroit Declares Bankruptcy** – “Billions in Debt, Detroit Tumbles Into Insolvency”
- **Detroit’s Housing Crisis** – “One-Fifth of Detroit’s Population Could Lose Their Homes”
- **Detroit’s Water Crisis** – “In Detroit, Water Crisis Symbolizes Decline, and Hope”

b. Make sure every participant has a copy of the story his or her group will be covering and a copy of the News Article Discussion Questions.

c. Send the groups off to work with one another for 20 minutes. Give them these instructions.

- Read the article together out loud.
- Answer the questions on the question sheet.
- Come back in 20 minutes ready to report back to the large group.

PART TWO

(continued)

LESSON PLAN

3. PROCESS

When the groups return, spend 20 minutes processing what they've learned.

a. While the small groups are meeting, tape six sheets of large (easel pad) paper to the wall with the following headings written on them – Suffering, Reality, Solidarity, Resurrection, Our Call in Detroit, Our Call at Home.

b. Receive reports on each of the five stories. Allow for only one report per story even if you have multiple groups reading the same story. Allow these groups to report together. Have them share their report in the order of the questions. Write down key words or phrases as they report back on their answers to the questions.

4. DISCUSS

What do you think are the most important things we've learned from this exercise? What can we do to keep these things in mind as we live our lives here in this place and head to Detroit in a few months?

PART THREE

(15 minutes)

Pentecost and God's Embrace of Difference

1. TEACH

As a society, we tend to be afraid of difference and diversity, but God actually prefers difference and diversity. We create and enforce policies, like the ones we just looked at, that crush diversity and dehumanize people who are different than the "norm." God creates and celebrates diversity and difference and does not try to make us all look or act alike. To see an example of this, we are going to look at the story of Pentecost.

2. TEXT

Have everyone open their Bibles to the second chapter of Acts. Look at Acts 2:5, 9-11 and have the group list all the different groups that are present at Pentecost. Explain that these people all speak different languages and dialects.

3. DISCUSS

What groups do you think would be listed if Pentecost were to happen today? Have the group list who they think would be present.

4. TEXT

Now read the entire Pentecost story, Acts 2:1-12.

PART THREE

(continued)

5. DISCUSS

Was the gospel being preached in the same language or in different languages? (Help your group recognize that this gospel was being preached in different languages as everyone was hearing it preached in his or her own language – see verses 4, 6 and 8).

6. TEACH

God doesn't expect everyone to be the same in order to hear God's good news. Instead, God appreciates and honors diversity. God's Spirit seeks unity not uniformity.

7. DISCUSS

Look at verse 12 together and ask the group to discuss the question that is in that verse. What DOES this mean? What does this mean for Detroit? For your hometown? (Help them think about what it really means that God prefers diversity and difference over sameness. God prefers unity over uniformity.)

LESSON PLAN

FINAL FIVE

(5 minutes)

1. Stand together in a circle as a group. Tell your group that next month's lesson will challenge us to continue to think more deeply about racism and its impact on Detroit and on our own lives. These are tough but important lessons for us to go through together.
2. Ask your participants to take a moment to think of one word or phrase that sums up what you want to pray about at the end of today's lesson. Then ask each person to think of a pose he or she can make with his or her body to represent the word or phrase he or she thought of. Then, one at a time, have each person make his or her own pose. Hold these poses in silence for one minute and end by saying, "God be with us. Amen."

SOCIAL MEDIA

After the lesson, find a way to share the things your group listed under "Our Call at Home" and "Our Call in Detroit" on [the ELCA Youth Gathering Facebook page](#). Either type them up or take a photo of your actual lists and post them.

KINGDOM SPECS

JESUS

Jesus is the Son
of God who came
to suffer with and
for humanity.

DISCIPLESHIP

Discipleship is the
process of learning to
follow Jesus into the
world's suffering.



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THEOLOGY OR THE CROSS



NEWS ARTICLE DISCUSSION QUESTIONS

Read your news article out loud in your group. Have one person read it or take turns reading sections of the article. After you have read the article, answer the following questions. Be sure to answer each question and to take notes on your group's answers. You will be sharing what you've learned with the rest of the group.

1. SUFFERING

What are the different ways people are suffering in this story?

2. REALITY

What is the evil or sin in this story that needs to be confronted?

3. SOLIDARITY

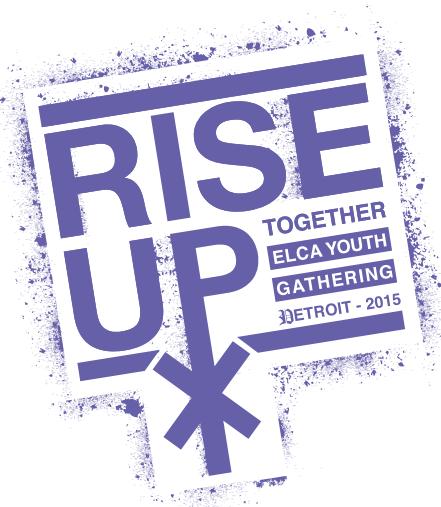
How do you see Christ in solidarity with the people suffering in this story?

4. RESURRECTION

What signs of new life, or resurrection, do you see or hear in this story?

5. OUR CALL IN DETROIT

What do you think the implications are for our time in Detroit, given what you've learned from this story? What is God calling us to do? Who is God calling us to be?



6. OUR CALL AT HOME

What do you think the implications are for how we live here in our hometown, given what you've learned from this story? What is God calling us to do? Who is God calling us to be?

LESSON 4 ARTICLES

1: THE HOUSE WE LIVE IN	2-6
2: 1967 RACE RIOTS	7-9
3: DETROIT DECLARES BANKRUPTCY	10-12
4: DETROIT'S HOUSING CRISIS	13-18
5: DETROIT'S WATER CRISIS	19-24

The following is a transcript from one segment in the documentary film, *Race: The Power of An Illusion*. It is a helpful way to gain a sense of how the G.I. Bill of 1944 favored Whites over People of Color and, in turn, created both the Ghetto and the Suburb. If possible, it would be helpful to view the clip of this video at the following link. http://youtu.be/mW764dXEI_8.

NARRATOR: It was a time when hundreds of thousands of GIs came home ready to start families, but had no place to live.

JOHN JULIANO, Realtor: Living space was at a premium. In the Bronx, they tried building Quonset huts and they turned to, to slums. All the Quonset huts just disintegrated. There were two families sharing a hut; one family at one end, one family at the other; and before you know it, they were, they were awful.

FILM CLIP: FHA came to the rescue by insuring long term, low monthly payment mortgage loans. Home ownership was made possible for additional millions of families and stimulated a tremendous volume of construction.

NARRATOR: Veterans needed homes for families. They turned to a revolutionary New Deal housing program. It would racialize housing, wealth, and opportunity for decades, in ways few could have imagined.

OLIVER: In the 1930's the federal government created the Federal Housing Administration, whose job it was to, uh, provide loans or the backing for loans to average Americans so they could purchase a home.

OLIVER: In order to purchase a house in America prior to 1930s, you had to pay 50 percent of the sales price up front. The new terms of purchasing a home was that you put 10 percent or 20 percent down, and the bank financed 80% of it--not over five years but over 30 years at relatively, uh, low rates. This opened up the opportunities for Americans to own homes like ever before. The average person could own that home.

NARRATOR: If these terms sound familiar, they should. Because this is essentially the same financing scheme that allows most Americans to own their homes today. Federal programs and banks sank millions into the home construction industry. Their message to veterans: you can afford a new home--buy a new home now. On the outskirts of Baltimore, Memphis, Chicago, Los Angeles, Denver, and other cities, brand new communities sprang up. One of the most famous was a Long Island potato field, transformed into 17,000 new homes. It was called Levittown. Tax dollars helped make the single family home a mass-produced consumer item. The American dream had a new name: Suburbia.

HERB KALISMAN, Levittown Resident: You have to remember the people who came here in 1947, 1948 were young ex-GIs whose upper most concern was taking advantage of the GI bill and making things better for themselves.

NARRATOR: Before moving to Levittown , Herb Kalisman and his wife Doris lived in a cramped attic apartment in New York City.

DORIS KALISMAN: And when we began to look for an apartment, we found that the apartments were a hundred, a hundred and twenty five, hundred and fifty dollars a month. I know that's unbelievable today but it was too expensive for us. And, out here in Levittown the mortgage payments were 65 dollars a month.

JULIANO: If you were buying a Levitt home in 1947, '48, '49, '50 and '51, you would get, this would be your kitchen: You would get a G.E. stove, G.E. refrigerator, and a Bendix wash machine, it would be part of the real estate.

EUGENE BURNETT, Long Island Resident: We came to Levittown and we found the model house. And we walked in, and we looked around, and, uh, of course, in the eyes of a, uh, young man who was raised in the ghetto, so-to-speak, it was an interesting experience - interesting lifestyle, seeing all the new modern conveniences. Very fascinating.

NARRATOR: Eugene Burnett came home with almost a million other Black GIs. They had fought for the country in segregated ranks. They returned hoping for equality and the American dream. For many, that dream was a new home for little money down and some of the easiest credit terms in history.

MR. BURNETT: I went up to the salesman, "We're interested in your home, we're interested in buying one, and, uh, what is the procedure? Is there an application to be filled out?" And so forth. So he looked at me. Looked around and he said to me. He says, "Listen, it's not me, but the owners of this development have not as yet decided to sell these homes to Negroes."

MRS. BURNETT: It was as though it wasn't real. You can't imagine - but for someone to come out and actually tell you that they can't sell to you - you know, I, I was really on a - oh, man look at this house! Can you imagine having this? And then for them to tell me because of the color of my skin I can't be a part of it?

NARRATOR: The FHA underwriters warned that the presence of even one or two non-white families could undermine real estate values in the new suburbs. These government guidelines were widely adopted by private industry. Race had long played a role in local real estate practices. Starting in the 1930's, government officials institutionalized a national appraisal system, where race was as much a factor in real estate assessment as the condition of the property. Using this scheme, federal investigators evaluated 239 cities across the country for financial risk.

OLIVER: So that those communities that were all white, suburban and far away from minority areas, uh, they received the highest rating. And that was the color green. Those communities that were all minority or in the process of changing, they got the lowest rating and the color red. They were "redlined." As a consequence, most of the mortgages went to suburbanizing America, and it suburbanized it racially.

JACOBSON: The racial logic adopts the principle that an integrated neighborhood is a bad risk, is a financial risk. That an integrated neighborhood is likely to be an unstable neighborhood. Uh, unstable socially, but therefore also unstable economically.

NARRATOR: When the white residents of Eight Mile Road in Detroit were told they were too close to a Black neighborhood to qualify for a positive FHA rating, they built this six foot wall between themselves and their Black neighbors. Once the wall went up, mortgages on the white properties were approved. Between 1934 and 1962, the federal government underwrote 120 billion dollars in new housing. Less than 2% went to non-whites.

MRS. BURNETT: I can understand an individual -- depending on his environment, or his family, or whatever, uh, being racist, but for your country to, um, sanction it, give him tools to do that, there's something definitely wrong there.

MR. KALISMAN: I think we had the golden chance after World War II and we, and we flubbed it. Because, uh, here, here we had a GI Bill, that was, uh, uh, supposed to, you know--- that was available to everybody; but in a way they didn't make it available to everybody and, uh, and that was a golden opportunity in this country, and we missed it. We really missed it.

john a. powell, Legal Scholar: Now it's sort of hard to believe that the federal government nationalized and introduced redlining. In a funny way, it wasn't just giving something to whites it was constructing whiteness. Whiteness meant, as, as in the past white has meant being a citizen and being a Christian; it now meant living in the suburbs.

NARRATOR: Only 50 years before, European ethnics were believed to be distinct races. Now in these new segregated neighborhoods they blended together as white Americans.

MRS. KALISMAN: We did have different religious groups. We were mixed up there, but, uh, we, we were an all white community, and I think it's an unrealistic world. I think there's something sterile about everyone being on the same economic level and everyone being the same color.

BILL GRIFFITH, Cartoonist: It certainly doesn't, um, promote, um, a feeling of a wider world - wider not whiter - um, to live in place where there are only people that look like you.

NARRATOR: Cartoonist Bill Griffith remembers moving from Brooklyn to Levittown as a kid.

GRIFFITH: It's an untenable, artificial world. You're creating a weird utopia in a way: a, a utopia of, of, you know, middle class white people who are trying to deny that they were living in a multi-racial world and how long can you keep that up? You can't keep that up forever.

GRIFFITH: Whether there were going to be, Black people in Levittown was just - it would be almost the equivalent of saying, "Are there going to be Martians in Levittown?"

powell: Basically the idea of whiteness is who's included, who's part of the family and it has material consequences.

powell: Blacks weren't completely left out of the housing market. The housing market that they were exposed to was largely public housing. And public housing, first of all was built almost exclusively with some - uh, with a few exceptions - in the central city. And after World War II, we started building larger and larger public housing projects, which were called "vertical ghettos." All of a sudden you're concentrating large numbers of poor people of color in one place.

NARRATOR: Another federal program, urban renewal, was supposed to make cities more livable. 90% of all housing destroyed by urban renewal was not replaced. Two thirds of those displaced were Black or Latino.

NARRATOR: In 1968, President Johnson signed the Fair Housing Act. For the first time, racial language was removed from federal housing policy. Non-white families began moving into traditionally white communities in numbers.

BUNNY FRISBY, Roosevelt Resident: We lived in an apartment, a two, uh, two-family house in Queens. And when we came here, it was the first time we had bought a house, and I was looking for everything in the storybooks.

NARRATOR: In 1966, the Frisbys moved from Queens to suburban Roosevelt, only a few miles from Levittown. Like the Frisbys, many non-white families would discover the economic value of race in the real estate market. They watched as their homes and neighborhoods in suburbia declined precisely because they had moved into them.

FRISBY: When I moved into a neighborhood, I thought it would stay intact the way it was. On the street that I moved on when I moved there, it was predominantly white. Within two years, it was predominantly Black.

NARRATOR: It was called "block-busting." Real estate agents preyed on the racial fears of white homeowners to get them to sell their homes quickly, for less than market value. The homes were resold to non-whites at inflated prices.

RUTH GREFE, Roosevelt Resident: Well, they would say, you know, we're having Black people move in now. I will give you cash if you want to sell me your house. Do you want to stay with Black people next door to you? And that's the way it went on. And, uh, as Bunny said, a lot of the people just said, "Yes, I'll take the money, and run." And, uh, that's the start of the white people leaving.

NARRATOR: As more Black and Latino families moved to Roosevelt, real estate became more and more depressed, just as the FHA had predicted. But why?

CHARLIE WINTER, Roosevelt Resident: I have an idea my house is probably worth around 120 in this town. But what it would be worth in Wantagh, uh, or Garden City, or some other place, probably around \$200,000 or better. Now you're talking about \$80,000. ---You, uh, said to me one time about-- why do people dislike the Blacks? Well, money-wise, there's a reason. Not that you dislike the Blacks so much, but you dislike what happens when a community turns from white to Black.

NARRATOR: It wasn't African Americans moving in that caused housing values to go down in Roosevelt and other neighborhoods, it was whites leaving.

DALTON CONLEY, Sociologist: When a neighborhood, a previously white neighborhood starts to integrate, even if individual whites don't have personal or psychological animosity or racial hatred, they still have an economic incentive to leave. Because they recognize that others might make the same calculation and leave first. So you get a vicious circle where whites calculate that other whites are going to sell when a neighborhood integrates, therefore they want to sell first to avoid losses. And, they actually make it happen. They make white flight happen.

OLIVER: And if you think about African Americans, if African Americans are 20% of that market, it means that 80% of the people are not looking in those places for homes. So the price of those homes declines or stays stable. And banks contribute to this by continually making loans in regions that are, um, on the rise, white communities, and making it difficult to get loans in Black communities.

powell: So there's a difference. There's a lack of symmetry that's important to keep, keep in mind. That, that, uh, so it's not the same when, when whites are all by themselves. Cause when they're all by themselves, they're taking all the resources with them, they're taking all the amenities with them. But when Blacks are by themselves, they can't get, they can't get loans. Uh, they don't have a decent tax base, there are no jobs. And then that, that becomes associated with Black space.

NARRATOR: In the end, what happened to Roosevelt happens in many neighborhoods when white families and businesses flee: the tax base eroded, schools and services declined. The town was seen by county officials as a legitimate dumping ground for welfare families.

powell: At one point we had explicit laws that says whites are on top, and Blacks are on the bottom. Today, we have many of the same practices without the explicit language, and those practices are largely inscribed in geography. Uh, and so, geography does the work of Jim Crow laws, so many people are confused as to why after 50 years of civil rights, are our schools still segregated? Why our housing market still segregated? Why are our jobs still segregated? Uh, and again, a lot of this is a function of how we've reinscribed the racial geographic space in the United States. That structure is still what we're living with today.

NARRATOR: As homes in white communities appreciated in value, the net worth of these white families grew. For most non-white families who stayed in urban neighborhoods, the housing market open to them in the 50's and 60's was largely a rental market. You don't gain equity by paying rent.

CONLEY: Where one's family lives in America is not just a matter of, of taste and preference. You have the issue of housing and wealth. The majority of Americans hold most of their wealth in the form of home equity. So that's their nest egg. That's how they can finance the education of their offspring. That's how they can, um, sort of save up for retirement. Um, it's their savings bank, right. They're living in their savings bank.

powell: My family, like a lot of families, was in Detroit struggling to buy a house. You had a dual housing market -- one white, one Black -- a housing market with one, with a lot of demand; another housing market with very little demand. My father lives in the house that I grew up in. The house today -- a five bedroom house -- is worth about \$20,000. That same house bought in the suburbs would be worth today about \$320,000. So whites moving to the suburbs were being subsidized in the accumulation of wealth, while Blacks were being divested.

OLIVER: And these, uh, were public policy decisions in which, on one hand, people were given access to property, given title and subsequently wealth. And on another hand, where people were not given access to property, did not generate wealth and did not generate the kind of opportunity for the next generation.

BEVERLY TATUM, Psychologist: So if you can get a government loan with your GI Bill, your newly earned college degree and buy a house in an all-white area, that then appreciates in value, that then you can pass on to your children, then you're passing on wealth. That has all been made more available to you as consequence of racist policies and practices. To the child of that parent, it looks like my father worked hard, bought a house, passed his wealth on to me, made it possible for me to go to school, mortgaged that house so I could have, you know, relatively debt-free college experience, and has financed my college education. How come your father didn't do that? You know, well, there are some good reasons why maybe your father had a harder time doing it if you're African-American, or Latino, or Native American.

Detroit Race Riot (1967)

By Tabitha Wang

<http://www.blackpast.org/aah/detroit-race-riot-1967>

The Detroit Race Riot in Detroit, [Michigan](#) in the summer of 1967 was one of the most violent [urban revolts](#) in the 20th century. It came as an immediate response to police brutality but underlying conditions including [segregated](#) housing and schools and rising black unemployment helped drive the anger of the rioters.

On Sunday evening, July 22, the Detroit Police Vice Squad officers raided an after hours "blind pig," an unlicensed bar on the corner of 12th Street and Clairmount Avenue in the center of the city's oldest and poorest black neighborhood. A party at the bar was in progress to celebrate the return of two black servicemen from [Vietnam](#). Although officers had expected a few patrons would be inside they found and arrested all 82 people attending the party. As they were being transported from the scene by police, a crowd of about 200 people gathered outside agitated by rumors that police used excessive force during the 12th Street bar raid. Shortly after 5:00 a.m., an empty bottle was thrown into the rear window of a police car, and then a waste basket was thrown through a storefront window.

At 5:20 a.m. additional police officers were sent to 12th Street to stop the growing violence. By mid-morning looting and window-smashing spread out along 12th Street. As the violence escalated into the afternoon, Detroit Congressman [John Conyers](#) climbed atop a car in the middle of 12th Street to address the crowd. As he was speaking, the police informed him that they could not guarantee his safety as he was pelted with bricks and bottles.

Around 1:00 p.m. police officers began to report injuries from stones, bottles, and other objects that were thrown at them. When firemen responded to fire alarms, they too were struck with thrown objects. Mayor Jerome Cavanaugh met with city and state leaders at police headquarters and agreed that additional force was needed in order to stop the violence. By 3:00 p.m. 360 police officers began to assemble at the Detroit Armory as the rioting spread from 12th Street to other areas of the city. The fires started during the riot spread rapidly in the afternoon heat and as 25 mile per hour winds began to blow. Even as businesses and homes went up in flames, firemen were increasingly subject to attack by the rioters.

At 5:30 p.m., twelve hours into the riot, Mayor Cavanaugh requested that the National Guard be brought into Detroit to stop the violence. Meanwhile firefighters abandoned an area roughly 100 square blocks in size around 12th Street as the fires raged out of control. The first troops arrived in the city at 7:00 p.m. and 45 minutes later the Mayor instituted a curfew between 9:00 p.m and 5:00 a.m. Seven minutes into the curfew a 16-year-old African American boy was the first gunshot victim.

At 11:00 p.m. a 45-year-old white man was seen looting a store and was shot by the store owner. Before dawn, four other store looters were shot, one while struggling with the police. As the night wore on, there were reports of deaths by snipers and complaints of sniper fire. Many of these reports were from policemen who were unable to determine the origins of the gunfire.

At 2:00 a.m. Monday morning, 800 State Police Officers and 8,000 National Guardsmen were ordered to the city by Michigan Governor George Romney. They were later augmented by 4,700 paratroopers from the 82nd Airborne Division ordered in by President Lyndon Johnson. With their

arrival the looting and arson began to end but there were continuous reports of sniper fire. The sniper attacks stopped only with the end of the violence on Thursday, July 27th. The Mayor lifted the curfew on Tuesday, August 1 and the National Guardsmen left the city.

In the five days and nights of violence 33 blacks and 10 whites were killed, 1,189 were injured and over 7,200 people were arrested. Approximately 2,500 stores were looted and the total property damage was estimated at about \$32 million. Until the riots following the death of [Dr. Martin Luther King](#) in April 1968, the Detroit Race Riot stood as the largest urban uprising of the 1960s.

The 12th Street Riot of July 23, 1967

<http://www.history.com>this-day-in-history/the-12th-street-riot>

In the early morning hours of July 23, 1967, one of the worst riots in U.S. history breaks out on 12th Street in the heart of Detroit's predominantly African-American inner city. By the time it was quelled four days later by 7,000 National Guard and U.S. Army troops, 43 people were dead, 342 injured, and nearly 1,400 buildings had been burned.

By the summer of 1967, the predominantly African-American neighborhood of Virginia Park was ready to explode. Some 60,000 poor people were crammed into the neighborhood's 460 acres, living in squalor in divided and sub-divided apartments. The Detroit Police Department, which had only about 50 African Americans at the time, was viewed as a white occupying army. The only other whites seen in the neighborhood commuted from the suburbs to run their stores on 12th Street.

At night, 12th Street was a center of Detroit inner-city nightlife, both legal and illegal. At the corner of 12th and Clairmount, William Scott operated an illegal after-hours club on weekends out of the office of the United Community League for Civic Action, a civil rights group. The police vice squad often raided establishments like this on 12th Street, and at 3:35 a.m. on Sunday morning, July 23, they moved against Scott's club.

That night, the establishment was hosting a party for several veterans, including two servicemen recently returned from Vietnam, and the bar's patrons were reluctant to leave. Out in the street, a crowd began to gather as police waited for paddy wagons to take the 85 patrons away. Tensions between area blacks and police were high at the time, partly because of a rumor (later proved to be untrue) that police had shot and killed a black prostitute two days before. Then a rumor began to circulate that the vice squad had beaten one of the women being arrested.

An hour passed before the last prisoner was taken away, and by then about 200 onlookers lined the street. A bottle crashed into the street. The remaining police ignored it, but then more bottles were thrown, including one through the window of a patrol car. The police fled as a riot erupted. Within an hour, thousands of people had spilled out onto the street. Looting began on 12th Street, and some whites arrived to join in. Around 6:30 a.m., the first fire broke out, and soon much of the street was set ablaze. By midmorning, every policeman and fireman in Detroit was called to duty. On 12th Street, officers fought to control the mob. Firemen were attacked as they tried to battle the flames.

Detroit Mayor Jerome P. Cavanaugh asked Michigan Governor George Romney to send in the state police, but these 300 more officers could not keep the riot from spreading to a 100-block area

around Virginia Park. The National Guard was called in shortly after but didn't arrive until evening. By the end of the day, more than 1,000 were arrested, but still the riot kept growing. Five people were dead.

On Monday, 16 people were killed, most by police or guardsmen. Snipers fired at firemen, and fire hoses were cut. Governor Romney asked President Lyndon Johnson to send in U.S. troops. Nearly 2,000 army paratroopers arrived on Tuesday and began patrolling the street in tanks and armored carriers. Ten more people died that day, and 12 more on Wednesday. On Thursday, July 27, order was finally restored. More than 7,000 people were arrested during the four days of rioting. A total of 43 were killed. Some 1,700 stores were looted and nearly 1,400 buildings burned, causing \$50 million in property damage. Some 5,000 people were left homeless.

The so-called 12th Street Riot was the worst U.S. riot in 100 years, occurring during a period of numerous riots in America. A report by the National Advisory Commission on Civil Disorders, appointed by President Johnson, identified more than 150 riots or major disorders between 1965 and 1968. In 1967 alone, 83 people were killed and 1,800 were injured--the majority of them African Americans--and property valued at more than \$100 million was damaged, looted, or destroyed.

Billions in Debt, Detroit Tumbles Into Insolvency

By MONICA DAVEY and MARY WILLIAMS WALSH | July 18, 2013

<http://www.nytimes.com/2013/07/19/us/detroit-files-for-bankruptcy.html?pagewanted=all>

DETROIT — Detroit, the cradle of America's automobile industry and once the nation's fourth-most-populous city, filed for bankruptcy on [July 18, 2013], the largest American city ever to take such a course.

The decision, confirmed by officials after it trickled out in late afternoon news reports, also amounts to the largest municipal bankruptcy filing in American history in terms of debt.

"This is a difficult step, but the only viable option to address a problem that has been six decades in the making," said Gov. Rick Snyder, who authorized the move after a recommendation from the emergency financial manager he had appointed to resolve Detroit's dire financial situation.

Not everyone agrees how much Detroit owes, but Kevyn D. Orr, the emergency manager, has said the debt is likely to be \$18 billion and perhaps as much as \$20 billion.

For Detroit, the filing came as a painful reminder of a city's rise and fall.

"It's sad, but you could see the writing on the wall," said Terence Tyson, a city worker who learned of the bankruptcy as he left his job at Detroit's municipal building on Thursday evening. Like many there, he seemed to react with muted resignation and uncertainty about what lies ahead, but not surprise. "This has been coming for ages."

Detroit expanded at a stunning rate in the first half of the 20th century with the arrival of the automobile industry, and then shrank away in recent decades at a similarly remarkable pace. A city of 1.8 million in 1950, it is now home to 700,000 people, as well as to tens of thousands of abandoned buildings, vacant lots and unlit streets.

From here, there is no road map for Detroit's recovery, not least of all because municipal bankruptcies are rare. State officials said ordinary city business would carry on as before, even as city leaders take their case to a judge, first to prove that the city is so financially troubled as to be eligible for bankruptcy, and later to argue that Detroit's creditors and representatives of city workers and municipal retirees ought to settle for less than they once expected.

Some bankruptcy experts and city leaders bemoaned the likely fallout from the filing, including the stigma. They anticipate further benefit cuts for city workers and retirees, more reductions in services for residents, and a detrimental effect on borrowing.

"For a struggling family I can see bankruptcy, but for a big city like this, can it really work?" said Diane Robinson, an office assistant who has worked for the city for 20 years. "What will happen to city retirees on fixed incomes?"

But others, including some Detroit business leaders who have seen a rise in private investment downtown despite the city's larger struggles, said bankruptcy seemed the only choice left — and one that might finally lead to a desperately needed overhaul of city services and to a plan to pay off some reduced version of the overwhelming debts.

In short, a new start.

"The worst thing we can do is ignore a problem," said Sandy K. Baruah, president of the Detroit Regional Chamber. "We're finally executing a fix."

The decision to go to court signaled a breakdown after weeks of tense negotiations, in which Mr. Orr had been trying to persuade creditors to accept pennies on the dollar and unions to accept cuts in benefits.

All along, the state's involvement — including Mr. Snyder's decision to send in an emergency manager — has carried racial implications, setting off a wave of concerns for some in Detroit that the mostly white Republican-led state government was trying to seize control of Detroit, a Democratic city where more than 80 percent of residents are black.

The nature of Detroit's situation ensures that it will be watched intensely by the municipal bond market, by public sector unions, and by leaders of other financially challenged cities around the country. Just over 60 cities, towns, villages and counties have filed under Chapter 9, the court proceeding used by municipalities, since the mid-1950s.

Leaders in Washington and in Lansing, the state capital, issued statements of concern late Thursday. A White House spokeswoman said President Obama and his senior team were closely monitoring the situation.

"While leaders on the ground in Michigan and the city's creditors understand that they must find a solution to Detroit's serious financial challenge, we remain committed to continuing our strong partnership with Detroit as it works to recover and revitalize and maintain its status as one of America's great cities," Amy Brundage, the spokeswoman, said in a statement.

The debt in Detroit dwarfs that of Jefferson County, Ala., which had been the nation's largest municipal bankruptcy, having filed in 2011 with about \$4 billion in debt. The population of Detroit, the largest city in Michigan, is more than twice that of Stockton, Calif., which filed for bankruptcy in 2012 and had been the nation's most populous city to do so.

Other major cities, including New York and Cleveland in the 1970s and Philadelphia two decades later, have teetered near the edge of financial ruin, but ultimately found solutions other than federal court. Detroit's struggle, experts say, is particularly dire because it is not limited to a single event or one failed financial deal, like the troubled sewer system largely responsible for Jefferson County's downfall.

Instead, numerous factors over many years have brought Detroit to this point, including a shrunken tax base but still a huge, 139-square-mile city to maintain; overwhelming health care and pension costs; repeated efforts to manage mounting debts with still more borrowing; annual deficits in the city's operating budget since 2008; and city services crippled by aged computer systems, poor record-keeping and widespread dysfunction.

All of that makes bankruptcy — a process that could take months, if not years, and is itself expected to be costly — particularly complex.

"It's not enough to say, let's reduce debt," said James E. Spiotto, an expert in municipal bankruptcy at the law firm of Chapman and Cutler in Chicago. "At the end of the day, you need a real recovery plan. Otherwise you're just going to repeat the whole thing over again."

The municipal bond market will be paying particular attention to Detroit because of what it may mean for investing in general obligation bonds. In recent weeks, as Detroit officials have proposed paying off small fractions of what the city owes, they have indicated they intend to treat investors holding general obligation bonds as having no higher priority for payment than, for instance, city workers — a notion that conflicts with the conventions of the market, where general obligation bonds have been seen as among the safest investments and all but certain to be paid in full.

Leaders of public sector unions and municipal retirees around the nation will be focused on whether Detroit is permitted to slash pension benefits, despite a provision in the State Constitution that union leaders say bars such cuts.

Officials in other financially troubled cities may feel encouraged to follow Detroit's path, some experts say. A rush of municipal bankruptcies appears unlikely, though, and leaders of other cities will want to see how this case turns out, particularly when it comes to pension and retiree health care costs, said Karol K. Denniston, a bankruptcy lawyer with Schiff Hardin who is advising a taxpayer group that came together in Stockton after its bankruptcy.

"If you end up with precedent that allows the restructuring of retirement benefits in bankruptcy court, that will make it an attractive option for cities," Ms. Denniston said. "Detroit is going to be a huge test kitchen."

Around this city, there was widespread uncertainty about what bankruptcy might really mean, now and in the long term. Officials said city workers were being sent letters, notifying them that city business would proceed as usual, from bills to permits. A hot line was planned for residents and others with questions and worries.

For some Detroiters, recent memories of bankruptcies by Chrysler and General Motors — and the re-emergence of those companies — appeared to have calmed nerves. But experts say corporate bankruptcy procedures are significantly different from municipal bankruptcies.

In municipal bankruptcies, for instance, the ability of judges to intervene in how a city is run is sharply limited. And municipal bankruptcies are a form of debt adjustment, as opposed to liquidation or reorganization.

Here, residents are likely to see little immediate change from the way the city has been run since March, when Mr. Orr arrived to oversee major decisions. A bankruptcy lawyer, he is widely expected to continue to run Detroit during a legal process. Mayor Dave Bing and Detroit's elected City Council are still paid to hold office and are permitted to make decisions about day-to-day operations, though Mr. Orr could remove those powers.

Mr. Orr has said that as part of any restructuring he wants to spend about \$1.25 billion on improving city infrastructure and services. But a major concern for Detroit residents remains the possibility that services, already severely lacking, might be further diminished in bankruptcy.

About 40 percent of the city's streetlights do not work, a report from Mr. Orr's office showed. More than half of Detroit's parks have closed since 2008.

One-Fifth of Detroit's Population Could Lose Their Homes

ROSE HACKMAN OCT 22 2014, 7:30 AM ET

<http://m.theatlantic.com/national/archive/2014/10/one-fifth-of-detroits-population-could-lose-their-homes/381694/>

Updated 10/26/2014

Evonne Brown, a 55-year-old former machine operator, survives on \$850 a month from retirement and disability checks, which wasn't enough to cover the roughly \$8,000 she owed in property taxes on her home on the east side of Detroit. This year, because she was at least three years behind on her tax payments (most of which she inherited when she bought the house in 2011), Wayne County's treasurer foreclosed on her. As a result, her house is [up for sale this week in Wayne County's online foreclosure auction](#), at a starting bid of just \$500. She will most likely be evicted this January.

She's not alone: As Detroit seeks to leave bankruptcy behind and get back on its feet—ramping up development with construction of [a light rail](#) and [a new hockey arena that will cost the city hundreds of millions of dollars](#)—it is simultaneously bearing witness to a process that could evict up to 142,000 of its residents, many of whom are too poor to pay their property taxes.

Detroit is [83 percent African-American, and 38 percent of its population lives below the poverty line](#). But the older, blacker Detroit [starkly contrasts](#) with a whiter, wealthier new Detroit that's been wooed in by [tax breaks](#) and [living incentives](#)—which gives these evictions a heavily racial subtext.

"Do you think they are going to take my home away from me?" Brown asks, breaking down in tears. A few feet from her lies her brother, sleeping. He has just come back from the hospital after being diagnosed with prostate cancer. Brown herself suffers from arthritis and has mobility issues. A knee-replacement surgery gone wrong last year left her with one leg shorter than the other.

"If they kick us out, we won't have anywhere to go. We will have to go to a shelter. I don't want to go to a shelter. I want to stay in my home," she says.

This year in Detroit, there have been 22,000 foreclosures on properties whose owners failed to pay property taxes three years in a row. Of those, 10,000 are estimated to be occupied, meaning this year's foreclosures are set to oust [about 27,000 Detroiters from their homes](#).

That's a large number in a dwindling city with [fewer than 700,000 residents](#), but the figures are set to get even worse. In the next couple of months, Wayne County's treasurer will be serving foreclosure notices on 75,000 more properties, 62,000 of which are in Detroit, according to its chief deputy treasurer David Szymanski.* With [half of those Detroit properties estimated to be occupied](#), this means a further 115,000 Detroiters might lose their homes next year. (There are 110,000 properties in Wayne County that are eligible to be foreclosed on next year, 85,000 of which are in Detroit.)

In a city supposedly trying to attract residents rather than lose them, this means a potential 142,000 Detroiters—one-fifth of the city's population—will be shown the door within the next year and a half. The city has yet to announce plans for accommodating those who get evicted.

Detroit's tax-delinquent residents, who together occupy more than half of the city's properties [according to local data firm Loveland Technologies](#), are frequently blamed for the city's underfunded, poorly functioning public infrastructure and are considered part of the reason the city went bankrupt in the first place.

The city's still relatively new mayor, Mike Duggan, likes to say at press conferences and town-hall meetings that he wants to work with Detroit's "good" residents—those who seek to pay their bills and mow their lawns. But with little active effort put into retaining residents who are behind on their bills and facing foreclosure, some are beginning to feel like the evictions are a part of a bigger ploy to rid the city of large chunks of its poorer residents—a modern-day form of forced relocation.

"It's a tragic and extreme version of a familiar pattern," says Cheryl Harris, a professor of civil rights and civil liberties at the UCLA School of Law. Harris calls the Detroit auction a massive form of "racial dispossession."

Forced relocation is a sensitive subject in Detroit, where, in the 1950s, [large chunks of poorer, black neighborhoods were razed to make way for highway development](#). Black residents were violently kept out of whiter areas of the city until the '60s.

Harris says that these evictions should be viewed alongside the "legacy of specifically racialized housing policies that put these [black-owned] properties and these [black] property owners at a distinct disadvantage within the relative marketplace, and located them as devalued to begin with."

In a seminal book on Detroit's inequality, Thomas Sugrue, a professor of history and sociology at the University of Pennsylvania, highlighted the long-lasting effects of postwar housing-discrimination policies, including redlining, which categorized neighborhoods with even a small handful of black people living in it as unfit for investment or mortgage loans. (In the July issue of *The Atlantic* earlier this year, Ta-Nehisi Coates [extensively mapped](#) how these practices played out in Chicago.)

The establishment of two segregated housing markets strongly favored white people, blocking black people from federally sponsored low-interest housing loans and making them vulnerable to extortion from opportunistic lenders. These dual markets set the scene for Detroit's 1967 race riots and accelerated the pace of white flight. Ongoing, growing wealth disparities between white and black families—a recent estimate is that white families are an average of six times wealthier than their black counterparts—can in part be explained by a continuing history of housing discrimination.

To many former and current homeowners in Detroit, this history is at the heart of their relationship with the city. Arquesha Esters, a 32-year-old mother of two, who formerly worked as a political organizer around the country and is now studying social work, returned to Detroit five years ago with her husband DeAndre after inheriting her great-grandfather's house. It's the only house her family has ever owned.

"This is the house my grandfather grew up in, my mother grew up in, and the one I remember being in as a child. I want my daughters to grow up in this house too. This is our home," she says. And yet Esters, who wants to eventually turn her home into a haven for teenage girls transitioning out of foster care, may forfeit it in the next few months.

When she first got back to Detroit, finding work was near impossible, Esters says. The only jobs she could find were at dollar stores and fast-food restaurants. Eventually, she went back to school and her husband found a job in construction as a forklift driver. Still, they struggled to make ends meet and fell behind on bills.

After their basement had a water leak, Esters was hit with a \$4,000 water bill she was unable to pay. The debt was transferred over to her property taxes—a common practice, one that links Detroit's [water-shutoff crisis](#) directly to these foreclosures. When her house was foreclosed on this year by Wayne County's treasurer, she owed more than \$12,000 in taxes, a bill that had skyrocketed because of fees and an 18 percent yearly interest rate. The sum was unreachable for Esters and her family, as was any payment plan made available to her.

Esters may keep an eye on her lawn, and even plant flowers, but to those in charge, that doesn't quite cut it. "If they can't afford to pay their taxes, they really can't afford to own a home."

Therefore rather than being a homeowner, they should be a renter," says Szymanski, the chief deputy treasurer.

Perhaps because so many believe that poor people are ill-equipped to be homeowners, very few people losing their homes to foreclosure have been informed that they can re-buy their homes. A given house's unpaid property taxes can amount to thousands of dollars, yet many homeowners aren't aware that they could erase their debts and regain ownership by bidding on their own homes for prices as low as \$500.

When Michele Oberholtzer, a Detroit-based writer and engineer, surveyed a thousand foreclosed properties on a private contract last month, she noticed that few of the residents knew about their options. She says around 90 percent of the people she spoke with were either unaware of the auction's existence or of their ability to at least try to buy back their foreclosed houses, canceled of all debt. Community-based organizations are doing as much as they can to redress this information gap, but resources are limited.

Properties for sale in the Wayne County auction went up in a first round in September for the total cost of taxes and liens owed. The second October round irreversibly expunges all debt and sells houses at a starting bid of \$500, covering Wayne County's estimated administrative costs for one house. The second round of the auction started on October 9 and runs through October 28, but its most heated days are in its final week. Starting yesterday, final bids are closing on 100 houses every 15 minutes.

Since her discovery that families with young children live in foreclosed houses and are often ill-informed about what can be done to reclaim them, Oberholtzer began seeking funds. She created the "Tricycle Collective" and has managed to raise money for 10 families, including Esters's, with the aim of buying their homes back at auction. Many of Oberholtzer's friends—young, white, college-educated professionals like her—are bidding in the Wayne County tax foreclosure auction on houses for themselves, she says.

Tragically, the most desirable homes to be bought up at auction are those that are still occupied, like the houses Esters and Brown are living in. Abandoned properties, on the other hand, tend to quickly get stripped of all their valuable parts and are therefore very expensive to get back up to livable conditions.

There are other, larger-scale efforts to help. Ted Phillips, the director of the United Community Housing Coalition in downtown Detroit, has been leading the charge to inform people about their options once their houses have been foreclosed on. If they aren't granted an extension or put on a payment plan, the coalition will do its best to bid on their homes. Phillips says he and his team of seven will be cramming round a conference table this week, seeking to buy back around 500 houses at an estimated average price of \$1,250. When a wave of foreclosures hit the city a decade ago, the United Community Housing Coalition was able to prevent most evictions, but there are too many foreclosures now for the organization to fight all of them.

People like Brown, the former machine operator on the east side, inevitably fall through the cracks, putting them at risk of opportunistic lending schemes. The only person who has offered to help so far is a "foreclosure specialist" who phoned Brown last week offering her a last-minute loan, she says.

Predatory lenders and speculators circle around like vultures during the tax foreclosure process. Two years ago, a 96-year-old woman who was taking care of her 65-year-old disabled daughter was, unbeknownst to her, foreclosed on. Her house was bought by a speculator at auction for just \$1,300, Phillips says. The following January, the new owner of her former house threatened her with eviction but offered to sell her the house back for \$19,000. With the help of Phillips and his team, who managed to negotiate the price down a little, the house was eventually sold back to its original elderly occupant and daughter at a price of \$13,000. This is common practice, Phillips says, with many houses being bought at auction by "investors" and sold back to poorly informed occupants at inflated prices—five to 10 times that of the auction sale.

Esters seems hopeful that she'll get a last-minute reprieve, but second chances for people like her do not currently seem to figure within city policy. A recently revamped Detroit Land Bank Authority is focusing on attracting new residents to the city, not retaining old ones. The authority is selling homes owned or reclaimed by the city of Detroit through a much more curated online auction of its own—"Neighbors wanted," [its website chirpily declares](#).

The second part of the Detroit Land Bank Authority's mandate—apart from attracting a desirable kind of resident—is to execute a plan to completely eradicate blight in Detroit over the next five years [at a total cost of between \\$500 million and \\$1 billion](#). The money initially being used for blight removal is \$52 million in federal funds that was originally marked for foreclosure relief. (The Detroit Land Bank Authority says it was not involved in the decisions about the

allocation of the federal funds.) Craig Fahle, a spokesperson at the authority, called demolition efforts some neighborhoods' "most pressing need."

But Esters, whose block in East Detroit only has six occupied houses left out of around 26, says that in the past five years, three occupied houses have become vacant as a result of foreclosure. All three houses are now completely dilapidated, fit for demolition. "Don't you think the best way to stop blight is to keep people in their homes?" she wondered.

Esters points to the house next door to hers, which had belonged to a family named the Longs for three generations. The Longs were foreclosed on two years ago, and now the house has become a magnet for crack users, she says. Still, Esters wants to stay. "This may look like a third-world country, but we're a tight-knit community," she says.

Regardless of whether she manages to keep her house, the future of Esters's neighborhood may not be in her hands. Detroit's movers and shakers have widely accepted [an urban-planning report and "strategic framework" released by Detroit Future City](#) last year. Mayoral 10-point plans, city reports, and grant applications all self-consciously keep in step with Detroit Future City's agenda, which includes provisions for the emptying out of certain neighborhoods over others.

Detroit Future City's maps show that Esters's and Brown's neighborhoods are set to be emptied out, with the recommendation that they be "steadily depopulated." This would be to make way for "innovation productive" use, which seems to refer to land being used for water containment and possible aquaculture.

The Detroit Land Bank Authority will be given all of the un-purchased lots from the Wayne County auction, meaning that the authority may soon begin to have what it needs to realize the Detroit Future City plan. The Detroit Land Bank Authority has said that a plan to prevent residents from losing their homes is in the works.

For Harris, the civil-rights law professor at UCLA, pushing residents out and blaming their lack of ability to pay is ignoring the larger, structural issue of racial discrimination. "I do want to resist the notion that this is about individual behavior of individual Detroiters when what's been happening in the city is a kind of slow hollowing out for the purposes of a re-takeover," Harris says. "They have no intention of locking the gates on Detroit and walking away. That is not what is happening here. What is happening is a kind of clearing on the ground for its reconstitution."

In Detroit, Water Crisis Symbolizes Decline, and Hope

As poor residents strain to pay bills, neighbors and activists step up.

Bill Mitchell | PUBLISHED AUGUST 22, 2014

<http://news.nationalgeographic.com/news/special-features/2014/08/140822-detroit-michigan-water-shutoffs-great-lakes/>

DETROIT—Rochelle McCaskill was in her bathroom about to rinse the soap off her hands when the water stopped. Slowed by lupus and other ailments, she made her way to a bedroom window, peered out, and spotted a guy fiddling with her water valve.

"There must be a mistake," she yelled down.

McCaskill explained that she had just paid \$80 on her \$540.41 overdue bill, enough, she thought, to avoid a shutoff. The man wasn't interested in the details. He cranked off her water and marked the sidewalk by her valve with bright blue spray paint, a humiliation inflicted on delinquent customers that McCaskill likened to "a scarlet letter." Then he drove off in a truck with the red, white, and black logo dreaded citywide: "Detroit Water Collections Project."

Nearly 19,500 Detroiters have had their water service interrupted since March 1. The Water and Sewerage Department, under pressure to reduce more than \$90 million in bad debt, ordered shutoffs for customers who owed at least \$150 or had fallen at least two months behind on their bills. The decision to take such drastic measures, done with little warning, ignited a controversy that prompted protests and arrests, more bad publicity for the struggling city, global dismay, and a warning from the United Nations.

As unusual as it is for the U.N. to raise public health concerns in a country like the United States, these are unusual times in Detroit. The fortunes of this once-prosperous home of the auto industry have plummeted so far that last year it became the largest city ever to file for bankruptcy. The population has dropped from nearly 1.8 million a half century ago to fewer than 700,000 today. Democratic rule was suspended last year when Michigan's governor appointed an emergency manager to take control.

Now, although Detroit was founded on a river, draws its name from a French word for "strait," and lies between two of the Great Lakes, water has become scarce for some of its poorest residents. With more than 40 percent of Detroiters living in poverty, the highest big-city rate in the nation, scraping together the money for something as basic as water can be a struggle unfamiliar to most American households.

Despite her illnesses, McCaskill, 54, still speaks and moves with the good-natured resolve that must have served her well during the 23 years she worked as a patient care assistant for hospice patients. Now on disability, her \$672 monthly check covers only her \$600 rent and minimal groceries without help from her family. A native Detroiter, she knows her way around a city whose services have been mostly in decline during her lifetime. But living without running water?

"I started crying," she recalled. "I was frightened."

I first encountered McCaskill five days later, on a cloudy Saturday morning in early August. Some 400 Detroiters descended on the water department's east side customer service office, queued up to discuss payment plans to restore or preserve their water. When McCaskill and her daughter,

L'Oréal, 25, stepped out of the building, they were surrounded by a chaotic scene: police officers patrolling on horseback, protesters shouting over loudspeakers, activists in reflective safety vests arguing with city workers.

But McCaskill had good news: The city had agreed to turn her water back on. The news prompted one of the activists, Justin Wedes of the Detroit Water Brigade, to give her a big hug.

It had been quite a week. Returning home, McCaskill apologized for the broken blinds as she ushered me into the compact living room where she spends much of her day, often in the company of energetic children whose playthings include the blinds. With her niece, Selena, ten, perched next to her on a small brown couch, McCaskill showed me a letter from her doctor stating that she needs a hot bath with bleach every day to treat a persistent staph infection.

With no water, she recalled, "I had no idea what I was going to do."

What happened next to McCaskill is a story that has been repeated across a city that's emerging as one of America's most intriguing, if still deeply troubled, urban centers. Municipal ineptitude and human misery are converging with generosity and innovation. Neighbors across the street and people across the nation—and even across the border in Canada—stepped in to help, in some cases creating organizations to assist residents who were not being helped by their own city.

Long-Ignored Water Bills Lead to City Crisis

Like a lot of people, I couldn't imagine what was going on when I first heard about thousands of Detroiters having their water shut off. I no longer live in Detroit, but I worked as a journalist there for more than 15 years and still come often to the city to work on a start-up news operation. I've learned enough about the water department to know that years of lax enforcement had rendered its monthly bills as little more than optional reminders in the budgets of many hard-pressed Detroiters.

When the department was pushed by the city's bankruptcy to remedy that, it skipped such common shutoff alerts as door hangers and failed to deploy enough representatives to help customers. City officials say that every dollar that goes unpaid by one Detroiter must be paid by others and insist that a revised enforcement plan will be fair to all and accommodating to Detroiters unable to pay.

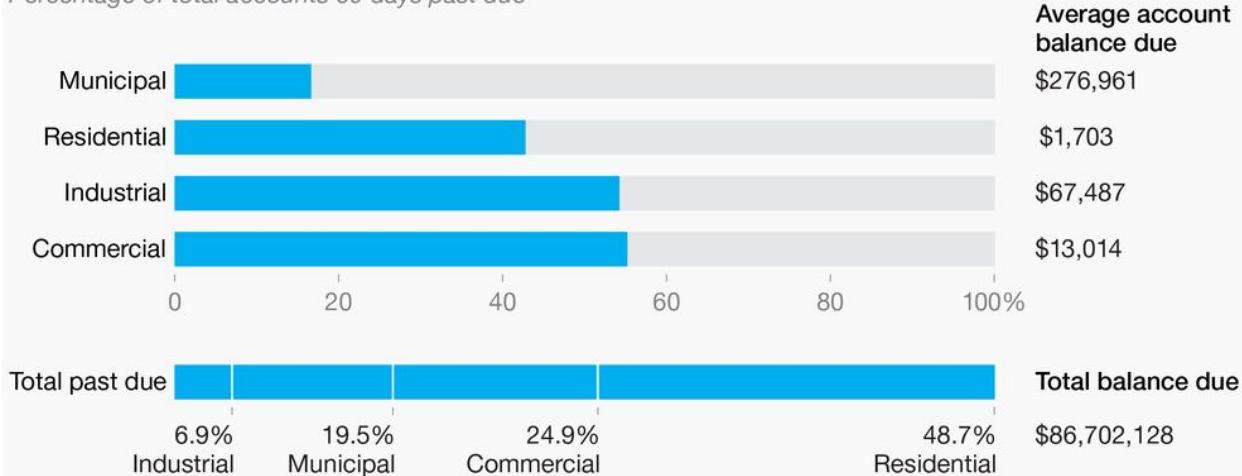
The city is paying a private company \$5.6 million to shut off water in homes, but it's unclear how much it is doing to target commercial customers, a dozen with past-due amounts exceeding \$100,000 each. The water department shut off water to 157 businesses for nonpayment since March 1, but service has been restored to all of them. About 5,450 homes, an unknown number vacant, remain without water.

To gauge the chaos engulfing the city's collection efforts, take a look at the list of more than 28,000 bills the department describes as "undeliverable" on its website. Among the overdue commercial accounts, you'll find \$11,218.36 for Ford Field, where the National Football League's Detroit Lions play their home games. In the bill-pay section of the site, the same address also is associated with J.L. Hudson, the department store that was demolished in 1998.

In July and August, I spoke with a wide range of Detroiters affected by the water crisis, some of them waterless, many recently so and still more in fear of becoming so. Thousands have spent time this summer in all three categories.

Detroit Water and Sewerage Department past due accounts in July

Percentage of total accounts 60 days past due



EMILY M. ENG, NG STAFF. SOURCE: DETROIT WATER AND SEWERAGE DEPARTMENT

More than 80 percent of Detroiters are African-American, but the city's water troubles seep indiscriminately across color, age, and circumstance. I spoke with Arab-Americans, African-Americans, Mexican-Americans, and whites—young and old—struggling to keep water running in their homes.

Robin Wilson, 59, a retired narcotics officer already supporting the city's recovery efforts through taking an expected cut in her police pension, was livid when she emerged from the water department's customer service center downtown. After having her water turned off, then on, she found herself back on the shutoff list. Her latest trouble? Failing to pay the \$100 turn-on fee.

In late July, the emergency manager returned control of the department to City Hall. After years of corruption and place-holding in the mayor's office, the new guy, Mike Duggan, has already made an impact. His latest Detroit Dashboard shows 723 streetlights installed, 768 tons of illegal dumping hauled away, and 296 blighted homes removed. "Had I been given charge of the water department when I asked for it, this never would have happened," he said. "It was very frustrating to watch what I thought was a preventable problem."

Under the system that wreaked so much havoc, Duggan said, residents "didn't know whether the shutoff would happen in a week or a year." He said residents behind on the bills now would find a clear, seven-day warning on their doorknobs before losing their water. Besides streamlining a process that has created so many "frustrated and angry customers," the mayor says the department will add 50 customer service workers. He also says that Detroiters unable to pay will find it easier to get help.

Duggan is especially critical of the bureaucratic obstacles erected by the water department: "We had people who got to the front of the line and said, 'I want to pay my mom's water bill,' and they were told, 'You'll have to prove that your mom lives in that house.'"

That's the sort of policy that's left 42-year-old Kenya Jones and her family without water for the past month. Her overdue bill of \$866.40 was complicated because the account was in the name of her 20-year-old son, Adonnis. She hopes to get the water flowing again next week by putting the account in her name and making a payment of \$112, money earned from her job packing tomatoes for \$8 an hour.

In the meantime, the Jones family fills buckets and milk jugs with water each evening at a recently vacated house in the neighborhood that still has service, and hauls them home.

Built on Water, Detroit Struggles to Bring It to Citizens

Water has played a critical role in Detroit for more than three centuries.

Just last month, the home of the 313 telephone area code celebrated the 313th anniversary of the day French explorer Antoine de la Mothe Cadillac steered his canoe to the shore of the river he called Détroit du Lac Érié, for "Strait of Lake Erie." The three-acre fortress he founded would become the biggest city in the state known as the Great Lakes State, a big mitten surrounded by 84 percent of North America's surface freshwater.

As the city entered its second century in the early 1800s, the population of 2,000 was still getting its water in buckets and barrels hauled from the Detroit River by hand and two-wheeled carts. Horse-powered pumps and pipes made of hollowed-out logs took their place.

It wasn't too long after the city began delivering water to people's homes that it also started turning it off. This ad appeared in Detroit newspapers on April 10, 1845:

PAY YOUR WATER TAXES—Every man and woman who does not pay up by Monday ... will be reported to the Council, and the water in every case shut off. I am not joking.

— Morgan Bates, City Collector

Then as now, it became clear that simply turning off the water was no way to run a city that was home to people of varying means. In 1854, the water department installed special hydrants at nine locations aimed at making clean water available to anyone who needed it. The move was hailed at the time as a smart way to "promote the health of the poorer classes."

A century and a half later, Detroit's shutoffs prompted U.N. human rights experts to declare that access to water is such a fundamental human right that it should be denied only to people who are able to pay for it but refuse to do so.

In Detroit, Across the Country, People Step Up to Help

The ability to pay is at the heart of countless debates these days in Detroit, as bankruptcy attorneys argue on behalf of retirees, debtors, and vendors owed money by the city. Amid the turmoil, many Detroiters are left to look out for one another.

Harriet Green, 45, lives in a modest brick bungalow across the street from McCaskill. As soon as she spotted the water truck, she knew what was up. Although she had never met McCaskill and didn't know her name until I told her, Green filled a couple of jugs with water and lugged them across the street. "I had my water turned off a couple of years ago," she told me. "I know what it's like."

Relieved to have some water in the house, McCaskill said she closed her eyes and prayed. "Then my friend's name popped into my head, and I knew who to call." As McCaskill tells it, Valerie Burris, her friend from Mumford High School, "has Facebook and knows all that stuff!"

She says, "Valerie told me, 'Don't worry, Rochelle. I got you!'"

Burris contacted the Detroit Water Brigade, which Wedes helped start in June. A Detroit-area native who helped launch Occupy Wall Street, the movement protesting economic inequality, Wedes returned home from Brooklyn when he heard about the shutoffs. Before McCaskill had used up the water delivered by her neighbor, the Water Brigade was on her porch with more.

"People are outraged at the idea of denying water to people who need it," Wedes said as he and Brigade colleague DeMeeko Williams unloaded water from a rental car.

The group enlists volunteers, raises donations (more than \$31,000 so far), and tracks developments on its Facebook page and Twitter feed. Wedes knows how to exploit those platforms. He supports himself as a freelance Web designer and social media consultant, and still directs social media for the Occupy movement.

Social media and news reports about the crisis also have inspired volunteers with no ties to Detroit. In July, for example, a group of Canadians drove 750 gallons of water in a seven-vehicle caravan through the tunnel beneath the Detroit River to City Hall.

In Salt Lake City, 31-year-old Shannon Harton learned about the water crisis after clicking on a Facebook link to a Huffington Post article about Detroit. By the time she finished soliciting contributions via Facebook and email, Harton had raised about \$500 and spent about \$3,000 of her own money to buy and ship more than 9,000 bottles of water and to cover travel costs for herself and a friend, who helped distribute the water.

"This stirred something within me," Harton told me by phone. "I've been telling everybody I know about the situation, and a lot of people don't believe me at first, asking me, 'Are you sure? Is this really happening in Michigan?'"

Another conversation—this one on Twitter between two women on opposite sides of the country—led to an initiative called the Detroit Water Project.

"Is there a directory ... where people in Detroit can go for water relief?" tweeted Tiffani Bell, a 29-year-old in Oakland, California, who works with Code for America, a nonprofit that seeks to use technology to solve community problems.

Kristy Tillman, 30, a digital designer working for a start-up in Boston, tweeted back: "@tiffani I have been asking this, too. I'd pay someone's water bill if I could pay directly."

Three weeks later, the project they built had poured more than \$84,000 into the water department on behalf of more than 700 customers. The founders and their team are struggling to keep up with more than 8,000 volunteers who have registered on their site. Offers have ranged from \$1 to \$2,500.

Beth Campbell, an attorney in Sacramento, California, offered to pay a bill up to \$100 and was matched with a recipient whose bill was just over \$95. "I have no personal or family connection to Detroit except that I used to date someone who was from there," Campbell wrote in an email. "I'm just horrified by what is happening to the people who can't pay their water bills."

Ross Howard, a 45-year-old single father of seven, described his reaction to learning that his overdue bill of \$773.56 had been paid by the Detroit Water Project: "I cried like a baby."

When I asked him what kind of work he does, he answered: "I'm a social worker, believe it or not."

In pursuit of a 21st-century version of those special hydrants, Tillman said they're now exploring how the water department might connect customers in need with agencies offering help. "What started us down this road is a strong point of view of using tech for good," Tillman explained.

But like so much of what's unfolding these days in Detroit, optimism about emerging solutions is filtered through the reality of new and persistent problems. Just four days after Duggan announced plans to ease the shutoffs, the city was hit with the biggest rainfall and worst flooding in 89 years.

With a new round of enforcement set to begin Monday, the water department is introducing a new smartphone application aimed at enlisting citizen help with one of the great ironies of its water crisis: the wasted water spraying from broken pipes in many of the city's 78,000 abandoned buildings. Living up to the name that city leaders chose for the app won't be easy: Detroit Delivers.